Exhibit B

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Galex Wolf, LLC

Attorneys at Law

1520 U.S. Hwy 130, Suite 101

North Brunswick, NJ 08920

(732) 257-0550

(732) 257-5654 - FAX

Attorneys for Plaintiffs Shaila Shah, Norma Ortiz-Rodriguez,

and the putative class

Shaila Shah and Norma Ortiz-Rodriguez, on behalf of themselves and the putative class,

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MIDDLESEX COUNTY

Plaintiffs.

DOCKET NO.: MID-L-011027-08

VS.

CIVIL ACTION

American Express Company; American Express Bank, FSB; and American Express Centurion Bank,

SUMMONS

Defendants.

The State of New Jersey, to the Named Defendant: American Express Company

The Plaintiff(s), named above, have filed a lawsuit against you in the Superior Court of New Jersey. The Complaint attached to this Summons states the basis for this lawsuit. If you dispute this Complaint, you or your attorney must file a written Answer or Motion and proof of service with the Deputy Clerk of the Superior Court in the county listed above within 35 days from the date you received this Summons, not counting the date you received it. (The address of each Deputy Clerk of the Superior Court is provided.) If the Complaint is one in foreclosure, then you must file your written Answer or Motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, CN-971, Trenton, NJ 08625. A filing fee payable to the Clerk of Superior Court and a completed Case Information Statement (available from the Deputy Clerk of the Superior Court) must accompany your Answer or Motion when it is filed. You must also send a copy of your Answer or Motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written Answer or Motion (with fee of \$135.00 for Law Division and \$135.00 for Chancery Division and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written Answer or Motion within 35 days, the court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford to pay an attorney, you may call the Legal Services Office in the county where you live. A list of these offices is provided. If you do not have an attorney or are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Dated: January 12, 2009

/s/ JENNIFER M. PEREZ

Acting Clerk, Superior Court of New Jersey

Name of defendant to be served:

American Express Company

(Via Action Subpoena)

Address for service:

World Financial Center

200 Vesey St

New York, New York 10285

ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Fling
1201 Bacharach Bled., 1⁸ Floor
Atlantic City, NJ 08401
LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY: Deputy Clark of the Superior Court Case Processing Section, Room 119 Justice Center 10 Main Street Hackensack, NJ 07601-0789 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2186 BURLINGTON COUNTY: Deputy Clerk of the Superior Court Central Processing Office Altn: Judicial Intake 1 Floor, Courts Facility 49 Rancocas Road Mt. Helly, NJ 08060 LAWYER REFERRAL (609) 261-4862 LEGAL SERVICES (809) 261-1086 CAMDEN COUNTY: Deputy Clark of the Superior Court Civil Processing Office t Figor, Hall of Records 101 South Fifth Street Camdan, NJ 08103 LAWYER REFERRAL (866) 984-4520 LEGAL SERVICES (855) 984-2010 CAPE MAY COUNTY: Daputy Clerk of the Superior Court Central Processing Office 9 North Main Street Box DN-209 Cape May Count House, N.I 05210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (809) 465-3001 CUMBERLAND COLATY: Deputy Clark of the Superior Court Civil Case Management Office Broad & Fayatte Streets, P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003 ESSÉX COUNTY: Deputy Clark of the Superior Court 60 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6207 LEGAL SERVICES (973) 624-4500

OLOUCESTER COUNTY: Deputy Clark of the Superior Court Civil Caso Management Office, Attn: Inteke 1" Floor, Court House 1 North Broad Street, P.O. Box 129 Woodbury, NJ 06096 LAWYER REFERRAL (856) 846-4589 LEGAL SERVICES (656) 648-5360 HUDSON COUNTY: Deputy Clerk of the Superior Court Superior Court, Civil Records Department Brennan Court House, 1st Floor 553 Newark Avenue Jersey City, NJ 07308 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-8383 HUNTERDON COUNTY! Deputy Clark of the Superior Court CMI Division 65 Park Avenue Flemington, NJ 08862 LAWYER REFERRAL (908) 735-2611 LEGAL SERVICES (908) 782-7979

MERCER COUNTY: Deputy Clerk of the Superior Court Local Flying Office, Courthouse 175 South Broad Street P.O. Box 8068 Tranton, NJ 08650 LAWYER REFERRAL (609) 685-6200 LEGAL SERVICES (609) 695-8249 MIDDLESEX COUNTY: Daputy Clerk of the Superior Court Administration Building 1 Kennedy Square, P.O. Box 2633 New Brunswick, NJ-08903-2633 LAWYER REFERRAL (732) 526-0053 LEGAL BERVICES (732) 248-7600 MONKOUTH COUNTY: Deputy Clark of the Superior Court Court House, 71 Monument Park P.O. Box 1269 Freehold, NJ 07728-1262 LAWYER REFERRAL (732) 431-5544 LEGAL SERVICES (732) 868-0020 MORRIS COUNTY: Deputy Olerk of the Superior Court 20 Schwyler Place, P.O. Box 910 Montstawn, NJ 07960-0910 LAWYER REFERRAL (873) 267-5882 LEGAL SERVICES (973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL
(732) 240-3686
LEOAL SERVICES
(732) 341-2727

PASSAIC COUNTY: Deputy Clark of the Superior Court Civil Division Court House 77 Hamilton Street Palemon, NJ 07505 LAWYER REFERRAL (973) 276-9223 LEGAL SERVICES (973) 345-7171 SALEN COUNTY: Deputy Clark of the Superior Court 92 Market Street P.O. Box 18 Salem, NJ 08079 LAWYER REFERRAL (856) 935-5628 LEGAL SERVICES (856) 451-0003

SOMERSET COUNTY:
Deputy Clark of the Superior Court
Civil Division Office
New Court House, 3th Floor
P.O. Box 2000
Somerville, N.J 08676
LAWYER REFERRAL
(908) 635-2328
LEGAL SERVICES
(908) 221-0840
SUSSEX COUNTY:
Deputy Clark of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, N.J 07860
LAWYER REFERRAL
(973) 267-0882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY: Deputy Clark of the Superior Court 1* Floor, Court House 2 Broad Street Elizabelli, NJ 07207-6079 LAWYER REFERRAL (908) 353-4715 LEGAL SERVICES (908) 354-4340 WARREN COUNTY: Deputy Clerk of the Superior Court Civil Division Office Court House, 413 Second Street Bel/Idera, NJ 07823-1500 LAWYER REFERRAL (973) 267-5862 LEGAL SERVICES (973) 475-2010

Galex Wolf, LLC Attorneys at Law 1520 U.S. Hwy 130, Suite 101 North Brunswick, NJ 08920 (732) 257-0550 (732) 257-5654 - FAX Attorneys for Plaintiffs Shaila S AMERICAN EXPRESS GCO

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FLORIDA

Attorneys for Plaintiffs Shaila Shah, Norma Ortiz-Rodriguez, and the putative class

Shaila Shah and Norma Ortiz-Rodriguez, on behalf of themselves and the putative class,

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MIDDLESEX COUNTY

DOCKET NO.: MID-L-011027-08

DOCKET NO.: MID-E-01102

American Express Company; American Express Bank, FSB; and American Express Centurion Bank,

vs.

CIVIL ACTION

SUMMONS

1.

1

Defendants.

Plaintiffs,

The State of New Jersey, to the Named Defendant: American Express Bank, FSB

The Plaintiff(s), named above, have filed a lawsuit against you in the Superior Court of New Jersey. The Complaint attached to this Summons states the basis for this lawsuit. If you dispute this Complaint, you or your attorney must file a written Answer or Motion and proof of service with the Deputy Clerk of the Superior Court in the county listed above within 35 days from the date you received this Summons, not counting the date you received it. (The address of each Deputy Clerk of the Superior Court is provided.) If the Complaint is one in foreclosure, then you must file your written Answer or Motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, CN-971, Trenton, NJ 08625. A filing fee payable to the Clerk of Superior Court and a completed Case Information Statement (available from the Deputy Clerk of the Superior Court) must accompany your Answer or Motion when it is filed. You must also send a copy of your Answer or Motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written Answer or Motion (with fee of \$135.00 for Law Division and \$135.00 for Chancery Division and completed Case Information Statement) if you want the court to hear your defense.

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Dated: January 12, 2009

/s/ JENNIFER M. PEREZ

Acting Clerk, Superior Court of New Jersey

Name of defendant to be served:

American Express Bank, FSB

(Via Action Subpoena)

Address for service:

4315 South 2700 West Salt Lake City, Utah 84184 ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., 1st Floor
Atlantic City, N.J 08401
LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY: Deputy Clerk of the Superior Court Case Processing Section, Room 118 Justice Center 10 Matn Street Hackensack, NJ 07601-0769 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2166 BURLINGTON COUNTY: Deputy Clerk of the Superior Court Central Processing Office Atin: Judiclat Intake 1st Floor, Courts Facility 49 Rancocas Road Mt. Helly, NJ 08080 LAWYER REFERRAL (609) 261-4862 LEGAL SERVICES (608) 261-1088 CAMDEN COUNTY: Deputy Clerk of the Superior Court Civil Processing Office 1st Floor, Hall of Records 101 South Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 964-4520 LEGAL SERVICES (856) 864-2010 CAPE MAY COUNTY: Deputy Clerk of the Superior Court Central Processing Office 9 North Main Street Box DN-209 Cape May Court House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-3001 CUMBERLAND COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office Broad & Fayette Streets, P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003 ESSEX COUNTY: Deputy Clerk of the Superior Court 50 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6207 LEGAL SERVICES (973) 624-4500

GLOUCESTER COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office, Attn: Intake 1st Floor, Court House 1 North Broad Street, P.O. Box 129 Woodbury, NJ 08086 LAWYER REFERRAL (856) 848-4589 LEGAL SERVICES (856) 848-5360 HUDSON COUNTY: Deputy Clerk of the Superior Court Superior Court, Civil Records Department Brennan Court House, 1st Floor 583 Newark Avenue Jersey Cily, NJ 07306 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-6363 HUNTERDON COUNTY: Deputy Clerk of the Superior Court Civil Division 65 Park Avenue Flemington, NJ 08862 LAWYER REFERRAL (908) 735-2611 LEGAL SERVICES (908) 782-7979

MERCER COUNTY: Deputy Clerk of the Superior Court Local Filing Office, Courthouse 175 South Broad Street P.O. Box 8068
Trenton, NJ 06650
LAWYER REFERRAL
(609) 585-6200
LEGAL SERVICES (609) 695-6249 MIDDLESEX COUNTY: Deputy Clark of the Superior Court Administration Building 1 Kennedy Square, P.O. Box 2633 New Brunswick, NJ 08903-2633 LAWYER REFERRAL (732) 828-0053 LEGAL SERVICES (732) 249-7600 MORMOUTH COUNTY: Deputy Clerk of the Superior Court Court House, 71 Monument Park P.O. Box 1269 Freehold, NJ 07728-1262 LAVYER REFERRAL (732) 431-6544 LEGAL SERVICES (732) 866-0020 MORRIS COUNTY: Deputy Clerk of the Superior Court Civil Division 30 Schuyler Place, P.O. Box 910 Montstown, NJ 07960-0910 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
Court House, Roam 119
118 Washington Street
Tams River, NJ 08754
LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY:
Deputy Clerk of the Superior Count
Civit Division
Count House
77 Hamilton Street
Palerson, NJ 07505
LAWYER REFERRAL
(973) 278-9223
LEGAL SERVICES
(973) 345-7171
SALEM COUNTY:
Deputy Clerk of the Superior Count
92 Market Street
P.O. Box 18
Salem, NJ 08079
LAWYER REFERRAL
(858) 935-5628
LEGAL SERVICES
(856) 451-0003

SOMERSET COUNTY: Deputy Clerk of the Superior Court Civil Division Office New Court House, 3th Floor P.O. Box 3000 Somerville, NJ 08876 LAWYER REFERRAL (908) 685-2323 LEGAL SERVICES (908) 231-0840 SUSSEX COUNTY: Deputy Clerk of the Superior Court Sussex County Judicial Center 48-47 High Street Newton, NJ 07860 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1* Floor, Count House
2 Broad Street
Elizabeth, NJ 07207-6073
LAWYER REFERRAL
(908) 353-4716
LEGAL SERVICES
(908) 354-4340
WARREN COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
Count House, 413 Second Street
Belvidere, NJ 07623-1500
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 475-2010

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Attorneys for Plaintiffs Shaila Shah, Norma Ortiz-Rodriguez, and the putative class

Shaila Shah and Norma Ortiz-Rodriguez, on behalf of themselves and the putative class.

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MIDDLESEX COUNTY

Plaintiffs,

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DOCKET NO.: MID-L-011027-08

CIVIL ACTION

American Express Company; American Express Bank, FSB; and American Express Centurion Bank,

Defendants.

SUMMONS

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Dated: January 12, 2009

/s/ JENNIFER M. PEREZ

Acting Clerk, Superior Court of New Jersey

Name of defendant to be served:

American Express Centurion Bank

(Via Action Subpoena)

Address for service:

4315 South 2700 West

Salt Lake City, Utah 84184

ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., 1st Fleor
Atlantic City, NJ 08401
LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

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Deputy Clerk of the Superior Court
Civil Processing Office
1st Floor, Hall of Records
101 South Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 964-4520 LEGAL SERVICES (856) 964-2010 CAPE MAY COUNTY: Deputy Clerk of the Superior Court Central Processing Office 9 North Main Street Box DN-209 Cape May Count House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-300† CUMBERLAND COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office Broad & Fayette Streets, P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003 ESSEX COUNTY: Deputy Clerk of the Superior Court 50 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6207 . LEGAL SERVICES

(973) 624-4500

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OCEAN COUNTY:
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY: Deputy Clerk of the Superior Court Civil Division Court House 77 Hamilton Street Paterson, NJ 07505 LAWYER REFERRAL (973) 278-9223 LEGAL SERVICES (973) 345-7171 GALEM COUNTY: Deputy Clerk of the Superior Court 92 Market Street P.O. Box 18 Salem, NJ 08079 LAWYER REFERRAL (856) 935-5628 LEGAL SERVICES (856) 451-0003

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SOMERSET COUNTY:
Deputy Clerk of the Superior Court
Clui Division Office
New Court House, 3th Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840
SUSSEX COUNTY:
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1st Floor, Court House
2 Broad Street
Elizabeth, NJ 07207-6073
LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340
WARREN COUNTY:
Deputy Clerk of the Superior Court
CM Division Office
Court House, 413 Second Street
Belvidere, NJ 07823-1500
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 475-2010